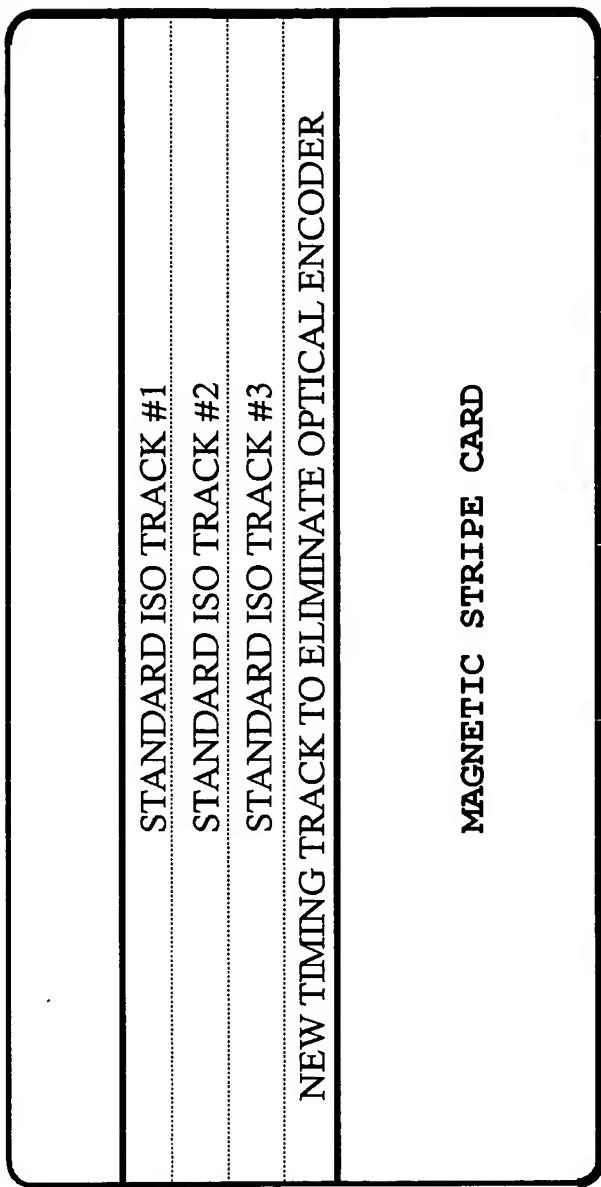




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MAGNETIC STRIPE TIMING TRACK USED TO
ELIMINATE OPTICAL ENCODER



MAGNETIC STRIPE CARD

FIG. 1.



INFORMATION CONTENT (including control characters)			
RECORDING DENSITY (bits per inch)		CHARACTER CONFIGURATION (including parity bit)	
0.223"			
0.110"	TRACK 1 IATA	210 BPI	7 BITS PER CHARACTER
0.110"	TRACK 2 ABA	75 BPI	5 BITS PER CHARACTER
0.110"	TRACK 3 THRIFT	210 BPI	5 BITS PER CHARACTER

FIG. 2.

76 ALPHA NUMERIC DATA CHARACTERS				DISCRETIONARY DATA			ES	LRC
SS	FC	PAN	FS	NAME	FS	ADDITIONAL DATA	NO. OF CHARACTERS	NO. OF CHARACTERS
				Primary Account No. (19 digits Max.)		Name (26 alphanumeric characters Max.)	Expiration Date (YYMM) Service Code	PVK1 PW OR Offset: CW or CYC Some or all of the above fields may be found within the Discretionary data.

FIG. 3.



SS	FC	PAN	FS	ADDITIONAL DATA	DISCRETIONARY DATA	ES	LRC
		Primary Account No. (19 digits Max)		Expiration Date (YYMM) Service Code	NO. OF CHARACTERS PVK1 PW OR Offset CW or CVC	NO. OF CHARACTERS 1 4 3	

Some or all of the above fields may be found within the Discretionary data.

FIG. 4.



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SS	FC	PAN	FS	USE AND SECURITY DATA	NO. OF CHARACTERS	ADDITIONAL DATA	NO. OF CHARACTERS	ES	LRC
		Primary Account No. (19 digits Max)		Country Code (opt) Currency Code Currency Exponent Amount Authorized per Cycle Amount Remaining this Cycle Cycle Begin (Validity Datae) Cycle Length Retry Count PIN Control Parameters Interchange Control PAN Service Restriction SAN-1 Service Restriction SAN-2 Service Restriction Expiration Date (opt.) Card Sequence Number Card Security Number (opt.)	3 3 1 4 4 4 2 1 6 1 1 2 2 2 4 1 9	First Subsidiary Account Number (opt.) Secondary Subsidiary Account Number (opt.) Relay Marker Cryptographic Check Digits (opt.) Discretionary Data	1 6		

FIG. 5.



FIG. 6.

